MICRO CREDIT EMPOWERMENT PROGRAMMES: A PRE-REQUISITE FOR SELF-RELIANCE AMONG WOMEN IN CENTRAL SENATORIAL DISTRICT OF CROSS RIVER STATE, NIGERIA

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Abstract
The study investigated the influence of Micro-credit empowerment programme and self-reliance among women in Central Senatorial District of Cross River State, Nigeria. One null hypothesis was used for the study. The survey research design was adopted for the study. A sample of one thousand fifty-eight (1058) respondents were randomly selected for the study. The instrument for data collection was micro-credit empowerment programme and self-reliance questionnaire (MCEPSRQ). Simple and multiple regression statistical techniques were used for data analysis. The result of the hypothesis revealed that micro-credit empowered programmes significantly influence self-reliance among women in Central Senatorial District of Cross River State. Based on this finding, it was recommended that micro-credit facilities such as soft loans, should be made available for women to access them.

Keywords: Microcredit, Empowerment, Self-reliance.

Introduction
Undoubtedly, women constitute a significant segment of any society and made meaningful contributions to the growth of their families and society. In central senatorial district of Cross River State, women are known for their huge contributions to the economy of the state through petting trading of consumable goods and services, farm produce such as palm oil, garri, yams, cassava, fuelwood and others. Thus, if women in central senatorial district of Cross River are given the opportunity to access soft loans or micro-credit facilities, they will be more empowered and self-reliant.

Haley (2013) stated that self reliamce involves not depending on others to stay on task but requires us to believe that we can determine our own fates. When a person's acquire skills of any occupation and can established his or her own business and even employ others, such a person is self-reliant.

Moreso, Lester (2022) views self-reliance in the context of sustainable development, which refers to the production practices of a community that have developed based on the resources found in the vicinity of the community.

Micro-credit facilities programmes are those small loans by the bank which assist people to start or expand their business. This type of facility does not require collateral or credit history. The aim of micro-credit facilities is to support entrepreneurs who have business ideas. These facilities are also part of micro-finance bank, a line of finance that aims to help people of a lower socio-economic background through centered financial services, which include savings account loans.

Beshel, Andong and Asuquo (2019) and Wide (2019), stated that micro-credit facilities enable women to determine household spending. The authors explained that access to micro-credit facilities can help change their life conditions, giving women the chance to find their way out of poverty and increasing their self-esteem and self-worth.

Townsend, (2014) stated that micro-credit loans are largely used as means of boasting income of the people. This means that small loans are provided to the people for the purpose of starting or expanding their own business. The author explained that micro-credit has created many opportunities for the people including improvement in their status, expansion of existing markets and nutrition of social changes.

Also, Izugbora (2014) is of the opinion that, access to savings and credit facilities potentially strengthens women's economic decision making capacity, improves their skills, knowledge, support networks and enhances their status in the society. The above assumption is rooted in the belief that women make economic investment and earn income with the potential to initiating series of virtuous spirals of economic empowerment, increased well-being, social and political empowerment.

Accordingly, Mohammed (2019) investigated the role of micro-credit in women' empowerment in Pakistan. The study aim at investigating the role of microcredit in women's empowerment. Descriptive survey was adopted for the study while purpose sampling technique was used in selecting a sample of 120 respondents from a population of 201 beneficiaries of micro-credit facilities in the study area. The study adopted interviews, a well-structured questionnaire in eliciting responses from respondents. Retrieved responses and copies of the questionnaire were analyzed using descriptive statistics (frequency count, and bar chart). The

result of the findings revealed that micro-credit is recognized as a tool to combat poverty and bring prosperity, wellbeing for its recipients. The findings also showed that micro-credit changes the economic and social conditions of women. The study recommended among others that micro-credit facilities should be made accessible to women so as to improve their socio-economic status in the society.

Also, Jack and Roland (2018), examined access to micro-credit and economic empowerment: perception amongst market women in Bayelsa State. The investigated the perceptions of market women on access to micro-credit and economic empowerment in Yenagoa, Bayelsa State. The study adopted the descriptive research design and a total of 180 market women were randomly selected from Swali, Opolo and Tombia markets in Yenagoa. The study adopted the simple percentage method of data analysis especially the use of frequency tables. The findings showed that market women have a low socio-economic status due to financial and cultural constraints that impede their entrepreneurial progress and by extension their economic empowerment. It was also revealed that market women in the study area have little or no access to micro-credit schemes largely due to inaccessibility to information, gender discrimination and rigid practices by available micro-credit institutions.

In another development, Rathirance (2020) carried out a study on the contributions of micro-credit program in empowering women: A special reference to kilinochechi district of Sri Lanka as one of the wars affected areas. The descriptive survey design was adopted for the study, purposive sampling technique was used to obtain reliable data. A sample of 94 women clients and three focus group discussions were conducted involving 18 women while in-depth interviews were carried out with another 12. The paired sample statistics were used to find out the significant differences between before and after joining the micro-credit programme. The study indicated that the income levels of most of the clients have increased after delivery of micro-credit. The results showed an enhancement of women's self-confidence with respect to the capability to work on their own and improve their lives. The study concluded that micro-finance activities are necessary for the overall empowerment except access to micro-credit.

In another study carried out by Ekesionye and Okolo (2012) on women empowerment and participation in economic activities: Indispensable tools for self-reliance and development of Nigerian society. The survey design was adopted for the study while a structured questionnaire was used as the major instrument for data collection. Copies of the questionnaire administered to 402 women randomly selected from 6 out of the 21 Local Government Areas of Anambra State. Three hundred and fifty-one (351) copies of questionnaire recovered were analyzed using mean to answer the research questions and t-test statistics to draw inferences about the hypothesis. The results showed that: farming, trading, craft, food processing, hair dressing, poultry and the likes were the major economic activities performed by women in Anambra State. Personal savings, family assistance, philanthropist assistance, loans and credit, cooperative society assistance, group contributions were the source of fund available to the

woman for their economic activities. Education and health promotion, food supply and distribution were some of the services rendered by the women that brought about societal development. Inability of government to provide support corruption on the other part of implementers, family burden, cultural restrictions, husband influence, illiteracy were the obstacles women encounter in carry out their economic activities. Provision of sustainable land tenure system, provision of soft loans and credits, training programmes, funding, establishment of cooperative societies were some of the strategies proffered to enhance women participation in economic activities.

Purpose of the study

1. Micro-credits programmes (contribution, thrifts, soft loan and daily saving) influence self-reliance among women in central senatorial district of Cross River State.

Research question

To what extent does micro-credit programmes influence self-reliance among women?

Statement of Hypothesis

There is no significance influence of micro-credit programmes and self-reliance among women.

Method

The researchers adopted survey research design. The population of the study was made up of women of productive age in central senatorial district of Cross River State between 18 – 40 years. The study sample comprised of 1,058 women in the study area through stratified and accidental sampling technique. Data generated using a 30-item questionnaire relevant to the research questions and hypothesis was used. The self-made questionnaire titled "Empowerment Programmes and Self-Reliance Questionnaire" (EPSRQ) was constructed and face validated by three experts in measurement and evaluation and items found unwanted were either dropped or reconstructed.

Cronbach alpha technique was used to determine the reliability estimate of the instrument with a coefficient of 0.74 – 0.95. Simple regression analysis was employed in testing the null hypothesis at 0.05 level of significance.

Results

Table 1: **Simple regression analysis of the influence of micro credit empowerment programme and self-reliance among women**

Source of Variation	Sum of Squares	Df	Mean Square	F. ratio
Regression	14858.402	1	14858.402	33.45
Residual	45043.028	1023	44.030	
Total	59901.430	1024		

R = .409. Adj R^2 = 217. Std Error = 6.635

To test this hypothesis, simple regression analysis was used, and the result as presented in Table 1 showed that R = -.409 which implies that there is a significant positive influence of micro credit empowerment programme and self-reliance among women. Therefore, this implies that. the higher the provision of micro credit empowerment programme, the more self-reliant women are. Moreso, the AdjR^2 = 217 which implies that the variation on self-reliance among women can be explained by 21.7% contribution of micro credit empowerment programme. Even though the percentage contribution is small, a careful look at the analysis of variance (F = 337.458. P <.05). Sig. 8.000. Since P (.000) is less than P (.05), this shows that there is a significant influence of micro credit empowerment programmes and self-reliance among women in central senatorial district. Hence the null hypothesis was rejected.

Discussion of findings

The result of this hypothesis revealed that micro credit empowerment programme significantly influences self-reliance among women in central senatorial district of Cross River State, Nigeria.

The findings of the study is in line with Mohammed (2019) who investigated the role of micro credit in women's empowerment in Pakistan. The result of the findings showed that micro credit is recognized as a tool to combat poverty and bring prosperity, wellbeing among women. The study recommended that micro credit facilities should be made accessible to women so as to improve their socio-economic status in the society. This shows that the more accessibility of micro credit facilities, the more women will be self-reliance and empowered.

The result of this study is also in line with the findings of Jack and Roland (2018) who examined access to micro credit and economic empowerment: perception amongst market women in Bayelsa State. The result showed that market women have a low socio-economic status due to financial and cultural constraints that impede their entrepreneurial progress and by extension their economic empowerment. This shows that if micro credit facilities or soft loans are made available and accessible, women become more empowered and contributes significantly to the development of her society.

The findings of this study is also in agreement with Rathirance (2014) who investigated the contribution of micro credit programme in empowering women in killinochchi district of Sri Lanka. The study indicated that the income levels of most of the clients have increased after the delivery of micro credit. The result also showed an enhancement of women's self-confidence with respect to the capability to work on their own and improve their lives. This shows that access to micro credit activities are vital for the overall empowerment of women.

Moreso, the findings of the study align with the views of Ekesionye and Okolo (2012) who examined women empowerment and participation in economic activities: Indispensable tools for self-reliance and development of Nigerian society. The results showed that: farming, trading, craft, food processing, hair dressing, poultry and the likes were the major economic activities performed by women in Anambra State. Personal savings, family assistance, philanthropist's assistance, loans and credits, cooperative society assistance, group contributions, were the sources of fund available to the women for their economic activities. Education and health promotion, food supply and distribution were some of the services rendered by the women that brought about social development. In ability of government to provide support, corruption on the part of implementers, family burden, cultural restrictions, husband influence, illiteracy were the obstacles women encounter in carrying out their economic activities. Provision of sustainable land tenure system, provision of soft loans and credits, training programmes, funding, establishment of cooperative societies, were some of the strategies preferred to enhance women participation in economic activities.

The study is also in line with Townsend (2014) who stressed that micro credit loans are largely used as a means of boasting the income of the people. This shows that small loans are provided to the people for the purpose of starting or expanding their own business. He further explained that micro credit has created many opportunities for the people including improvement in their status, expansion of existing markets and nutrition for social changes.

Conclusion

Based on the findings of the study, it was concluded that micro credit empowerment programs can enhance the attainment of self-reliance among women in central senatorial district of Cross River State.

Recommendations

Based on the findings and the conclusion of the study, it was recommended that:

1. Micro credit facilities such as soft loans, osusu should be made accessible to women to enable them start small business.
2. Women should be well informed of the relevance of engaging in soft loans.

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